

The FHLBNY is a reliable provider of liquidity to members in all operating environments.

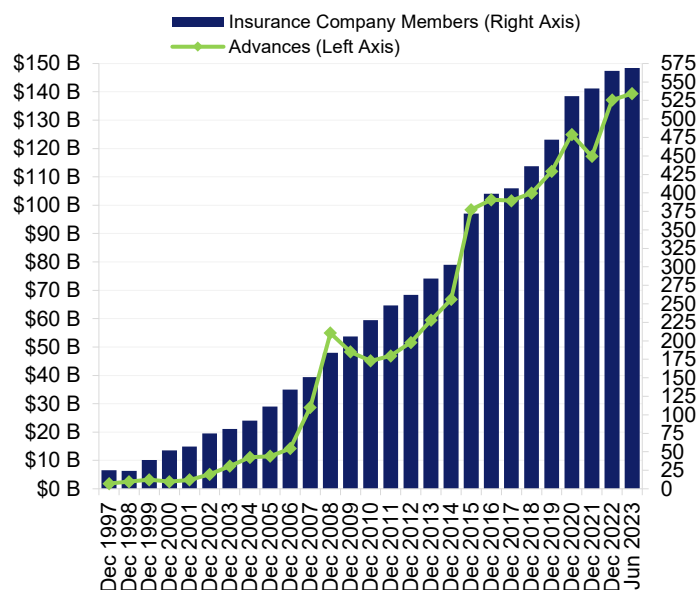
Insurers continue to see the benefit of having access to our low-cost funding, readily available in any market condition. A variety of credit products, called “advances,” are available to our members for added financial flexibility. Advances include fixed- and floating-rate advances, all available with a wide range of maturities. Custom advances are also available that include interest rate caps and floors, collars, putables, and callables. Discounted community investment advances and certain grants are also offered to our members in support of low-income housing and community economic development to help improve communities.

Year-over-year, insurance company membership in the FHLBank system and the FHLBNY has continually grown. Members are taking advantage of attractive borrowing terms — advances to insurance-company members are at all-time highs and used for various funding, including untapped emergency liquidity, spread enhancement, asset and liability management needs and acquisitions.

Membership Benefits

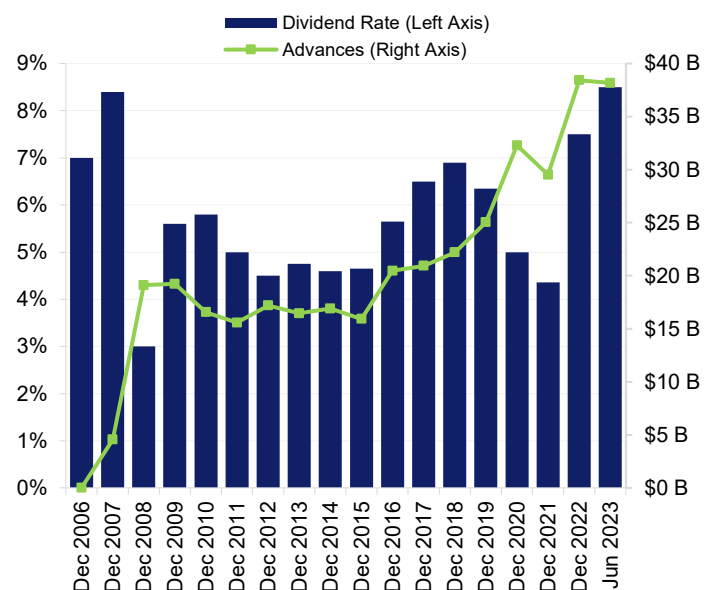
- Access flexible, low-cost funding to manage cash flow needs and complement your funding strategy
- Ability to pledge eligible securities and mortgage collateral for funding needs
- Finance capital, acquisition costs, or new facilities without liquidating earning assets
- Increase investment income by reducing cash and short-term liquidity balances and increasing invested asset balances
- Fill liability maturity gaps and support match funding
- Spread enhancement for potential operating leverage treatment
- Access discounted community investment funds and grants
- Earn a high yielding and consistent dividend
- Demonstrate an enhanced liquidity position to regulators and rating agencies

FHLBank System Insurer Members & Advances



Note: There is no guarantee that the level of future dividends will reflect the level of previous dividend payouts.

FHLBNY Annual Dividend & Insurer Advances



View the next page for a list of insurance company members.

FHLBNY INSURANCE COMPANY MEMBERS

Join our fastest growing membership sector over the past 25 years.



AIG Insurance Company - Puerto Rico	Kingstone Insurance Company	Sterling Insurance Company
American Home Assurance Company	Lincoln Life & Annuity Company of New York	Stratford Insurance Company
Ameritas Life Insurance Corp. of New York	MAPFRE PRAICO Insurance Company	Teachers Insurance and Annuity Association of America
Build America Mutual Assurance Company	Merchants Mutual Insurance Company	The United States Life Insurance Company in the City of New York
Chubb Insurance Company of Puerto Rico	Metropolitan Life Insurance Company	Trans-Oceanic Life Insurance Company
Cooperativa de Seguros Múltiples de Puerto Rico	Metropolitan Tower Life Insurance Company	Transamerica Financial Life Insurance Company
Cumberland Mutual Fire Insurance Company	MONY Life Insurance Company	Transatlantic Reinsurance Company
Empire HealthChoice Assurance, Inc.	New Jersey Manufacturers Insurance Company	Triple-S Advantage, Inc.
Equitable Financial Life Insurance Company	New York Life Insurance Company	Triple-S Salud, Inc.
Everest Reinsurance Company	Prudential Insurance Company of America	Triple-S Vida, Inc.
Excellus Health Plan, Inc.	SBLI USA Life Insurance Company, Inc.	Tudor Insurance Company
Genworth Life Insurance Company of New York	SCOR Reinsurance Company	United Surety and Indemnity Company
Gerber Life Insurance Company	Security Mutual Life Insurance Company of New York	Universal Insurance Company
Guardian Life Insurance Company of America	Selective Insurance Company of America	Utica Mutual Insurance Company
Horizon Healthcare of New Jersey, Inc.	Selective Insurance Company of New York	Western World Insurance Company
Horizon Healthcare Services, Inc.	Spinnaker Insurance Company	

CONTACT US FOR MORE INFORMATION:

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UPDATED: September 2023